

## Terms & Conditions for FWD Day 2022 Lucky Draw (the "Campaign")

1. **Organisers:** This Campaign is organised by FWD Singapore Pte Ltd ("FWD").
2. **Campaign Period:** The Campaign will be held from **9 September 2022 to 23 October 2022** (both dates inclusive).
3. **About this Campaign:**  
Customers who purchase a **new** Eligible FWD Policy during the Campaign Period through FWD's online site, [www.fwd.com.sg](http://www.fwd.com.sg), will stand a chance to win prizes from the Weekly Lucky Draw(s) and Grand Lucky Draw.
4. **Eligible FWD Policy:** Any of the following FWD insurance policies purchased as a new standalone policy:

Category A	Category B
1. Critical Illness Plus	1. Car
2. Big 3 Critical Illness	2. Travel
3. Cancer	3. Personal Accident
4. Heart Attack	4. Maid
5. Stroke	5. Home
6. Term Life Plus	6. Commercial Car
7. International Health	7. Motorcycle
8. Direct Term Life	

Please note that an Eligible FWD Policy purchased must remain active and must not have been cancelled at the time of prize collection to be eligible for this Campaign.

Eligible FWD Policies purchased outside the Campaign Period will not be considered for the purposes of this Campaign; this includes insurance policies purchased prior to the Campaign Period, renewed during the Campaign Period and/or instalment premium payments made towards existing insurance policies. For the avoidance of doubt, any policy endorsements, extensions or shortening will also not be regarded as an Eligible FWD Policy for the purposes of this Campaign.

### 5. How to Qualify:

- a) Customers who,
  - (i) are residing in Singapore, and have a valid NRIC, FIN, long-term visit pass or work pass;
  - (ii) are aged 18 and above as at the time of purchasing an Eligible FWD Policy; and
  - (iii) purchase a new Eligible FWD Policy during the Campaign Period through FWD's online site, [www.fwd.com.sg](http://www.fwd.com.sg),

will be allotted such number of entries to participate in the Lucky Draws dependent on: (1) the number of Eligible FWD Policies purchased; and (2) the categories in which the Eligible FWD Policies purchased fall under.

- b) **Category A:** For each Category A Eligible FWD Policy purchased, the customer will be allotted **hundred (100) entries** to participate in the Weekly Lucky Draw and Grand Lucky Draw.
- c) **Category B:** For each Category B Eligible FWD Policy purchased, the customer will be allotted **one (1) entry** to participate in the Weekly Lucky Draw and Grand Lucky Draw.
- d) **Weekly Lucky Draw:** The date on which a customer purchases an Eligible FWD Policy will determine the Campaign Week and Day which the customer will be participating in.

*To illustrate, a Category A Eligible FWD Policy purchased on 10 September 2022 will grant the customer hundred (100) entries in the Weekly Luck Draw held for Day 2 of Campaign Week 1.*

- e) **Grand Lucky Draw:** FWD will take the aggregate number of Eligible FWD Policies purchased throughout the Campaign Period to determine the total number of entries to be awarded to the customer for the purposes of the Grand Lucky Draw.
- f) The following table illustrates how the entries awarded will be calculated:

No. of Category A Eligible FWD policies purchased	No. of Category B Eligible FWD policies purchased	Total no. of entries allocated for Weekly Lucky Draw	Total no. of entries allocated for Grand Lucky Draw
1	2	102	102
2	3	203	203

- g) Notwithstanding anything to the contrary contained herein, each customer may only win **once** each Campaign Week of a Weekly Lucky Draw, and **once** in the Grand Lucky Draw. The moment a customer is chosen as a winner, all remaining entries allotted to that customer for that Campaign Week of the Weekly Lucky Draw and/or Grand Lucky Draw (where applicable) will be removed from the pot.

6. **Prizes:** Qualifying customers will stand a chance to win **one (1)** of the following prizes in each Campaign Week of the Weekly Lucky Draw and the Grand Lucky Draw.

### FWD Day 2022 Weekly Lucky Draw:

Campaign Week 1 (9 – 18 September 2022)			Prize
Day	Quantity	Quantity	
09/09/22	1	1	Electronic Gadget
10/09/22	2	1	
11/09/22	3	1	
12/09/22	4	1	
13/09/22	5	1	
14/09/22	6	1	
15/09/22	7	1	
16/09/22	8	1	
17/09/22	9	1	
18/09/22	10	1	

Campaign Week 2 (19 – 25 September 2022)			Prize
Day	Quantity	Quantity	
19/09/22	1	3	Lifestyle Vouchers
20/09/22	2	3	
21/09/22	3	3	
22/09/22	4	3	
23/09/22	5	3	
24/09/22	6	3	
25/09/22	7	3	

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Campaign Week 3 (26 September – 2 October 2022)		
Day	Quantity	Prize
26/09/22	1	Electronic Gadget
27/09/22	2	
28/09/22	3	
29/09/22	4	
30/09/22	5	
01/10/22	6	
02/10/22	7	
Campaign Week 4 (3 - 9 October 2022)		
Day	Quantity	Prize
03/10/22	1	Electronic Gadget
04/10/22	2	
05/10/22	3	
06/10/22	4	
07/10/22	5	
08/10/22	6	
09/10/22	7	

Campaign Week 5 (10 – 16 October 2022)		
Day	Quantity	Prize
10/10/22	1	Electronic Gadget
11/10/22	2	
12/10/22	3	
13/10/22	4	
14/10/22	5	
15/10/22	6	
16/10/22	7	

Campaign Week 6 (17 – 23 October 2022)		
Day	Quantity	Prize
17/10/22	1	Electronic Gadget
18/10/22	2	
19/10/22	3	
20/10/22	4	
21/10/22	5	
22/10/22	6	
23/10/22	7	

### FWD Day 2022 Grand Lucky Draw:

Quantity	Prize
6	S\$6,000 cash prize

- Prizes are awarded as stated and no alternatives will be offered. Prizes will not include any personalisation, gift-wrapping or customisation services, and FWD shall not be required to entertain any requests pertaining to the colour, model or specifications of any Prize awarded.
- Cash Prizes awarded will be paid out to the Winners (as defined below) via PayNow, in accordance with terms set out herein, and e-vouchers awarded as a Prize can only be presented once for redemption. If FWD discovers duplicate or multiple redemptions by a Winner (as defined below) of an e-voucher issued, FWD reserves the right to seek recovery of the monetary value equivalent of the excess redeemed by that Winner (as defined below).
- Prizes will not be replaced by FWD if lost, stolen or expired. Prizes are non-transferable, non-replaceable and non-exchangeable for cash, credit or any other items, partially or wholly. Any unused balance for e-vouchers awarded

will not be refunded.

- Customers are encouraged to add FWD's email address, [contact.sg@fwd.com](mailto:contact.sg@fwd.com), to their "safe senders" list and/or remove FWD's email address from its junk/spam list. FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person) and select another Winner where it is unable to contact a Winner or fails to receive a reply by the stipulated deadline below.
- FWD may, at its sole discretion, exchange or substitute either or both of the Prizes for another prize of equivalent or similar value at any time without prior notice. FWD makes no representation or warranty whatsoever in respect of the Prizes, whether as to the quality, merchantability or fitness for purpose or performance or otherwise whatsoever. FWD is not an agent of the supplier of the products comprising the Prizes or vice versa. Any disputes arising out of or in connection with the quality, merchantability or fitness of the Prizes should be resolved directly with the suppliers. The redemption and use of the Prizes and any product warranty attached to the Prizes are subject to the separate terms and conditions of the respective suppliers.
- If FWD discovers that a Winner (as defined below) was not entitled to participate in this Campaign, or if a Winner is subsequently disqualified from participating in this Campaign, FWD may at its discretion forfeit or reclaim the Prize (or the monetary value equivalent thereof) from the Winner.
- Prizes that are not redeemed by the respective Prize collection deadlines will be forfeited. No correspondence or claims will be entertained in the event of such forfeiture. A Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from FWD.

### 7. Lucky Draw Dates:

- The Lucky Draws will be held on the following dates (subject to prevailing government mandated group-size/ capacity limits):

Campaign Week	Respective Lucky Draw Dates
FWD Day 2022 Weekly Lucky Draw	
Week 1	12 September 2022, 11.30am (for Days 1 – 3) & 19 September 2022, 11.30am (for Days 4 – 10)
Week 2	26 September 2022, 11.30am
Week 3	03 October 2022, 11.30am
Week 4	10 October 2022, 11.30am
Week 5	17 October 2022, 11.30am
Week 6	25 October 2022, 11.30am
FWD Day 2022 Grand Lucky Draw	
-	25 October 2022, 11.30am

- The Lucky Draws will be held at the reception area of FWD's office, or by such other method in consideration of any prevailing government mandated requirements and/or legally required safe distancing measures. The winners of each Lucky Draw ("Winners") will be selected randomly by means of a computerised system.

### Office Address:

6 Temasek Boulevard #18-01,  
Suntec Tower 4, Singapore 038986

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### 8. Notification of Winners:

- a) Winners will be notified via phone and email during the following periods corresponding with the date on which the applicable Lucky Draw is held, at the phone number and email address provided in their policy application for the Eligible FWD Policy:

#### FWD Day 2022 Weekly Lucky Draw:

Lucky Draw Date	Notification of Winners
12 September 2022 & 19 September 2022 (Campaign Week 1)	13 September – 13 November 2022
26 September 2022 (Campaign Week 2)	26 September 2022 - 13 November 2022
03 October 2022 (Campaign Week 3)	3 October 2022 – 13 November 2022
10 October 2022 (Campaign Week 4)	10 October 2022 – 13 November 2022
17 October 2022 (Campaign Week 5)	17 October 2022 – 13 November 2022
25 October 2022 (Campaign Week 6)	25 October 2022 – 13 November 2022

#### FWD Day 2022 Grand Lucky Draw:

Lucky Draw Date	Notification of Winners
25 October 2022	25 October 2022 – 13 November 2022

- b) FWD will also announce the Winners of this Campaign on FWD's Facebook, Instagram page and/or website. Each Winner must produce proof of identity and eligibility for the Prize before being awarded the Prize.
- c) For Winners who are initially uncontactable, we will follow-up with each uncontactable Winner via phone and email thrice on separate days. If any Winner fails to produce proof of identity and/or eligibility for the Prize, remains uncontactable or does not respond by **13 November 2022, 23:59pm**, FWD will forfeit the Prize (without any liability on the part of FWD to any person), and the Prize shall be treated as an unclaimed Prize for which FWD shall be entitled to select another Winner through a redraw.
- d) Only one redraw will be held for all unclaimed Prizes on **14 November 2022, 11.30am**. The redraw winner(s) will be randomly selected from remaining valid entries and notified within two (2) weeks of the redraw. If any redraw winner is initially uncontactable, FWD will follow-up with each uncontactable redraw Winner via phone and email thrice on separate days. FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person) in the event that any redraw winner remains uncontactable after the third attempt at contact.
- e) Winners who wish to forfeit the Prize are encouraged to respond to the email sent by FWD, informing of their intention to forgo the Prize.

### 9. Prize Distribution:

- a) Prizes for the Weekly and Grand Lucky Draws will be distributed to Winners between **15 November 2022 – 20 January 2023** (both dates inclusive).
- b) Unless otherwise informed by FWD,

- (i) physical Prizes won will have to be collected by Winners at FWD's Office. Winners who are unable to collect the Prizes in person may, at FWD's discretion, nominate a representative to collect the Prizes on their behalf;
- (ii) e-vouchers won will be sent via email to the email address provided in the Winner's policy application for the Eligible FWD Policy, or such other email address that the Winner may inform at the time FWD contacts the Winner; and
- (iii) cash Prizes won will be distributed via PayNow to the mobile number provided in the Winner's policy application for the Eligible FWD Policy, or such other mobile number that the Winner may inform at the time FWD contacts the Winner.

- c) The onus is on the Winner to ensure that the mobile number and/or email address provided is accurate. Mobile numbers provided should be linked to an active PayNow account. FWD will not be required to replace and/or reissue any Prize issued to an incorrect PayNow account or mobile number as a result of the Winner providing an inaccurate mobile number.
- d) Winners must produce proof of identity and eligibility for the Prize prior to the distribution of the Prize when contacted by FWD. If any Winner does not respond or fails to produce proof of identity and/or eligibility for the Prize, FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person), and shall be entitled to select another Winner.
- e) If any Winner does not collect the Prize (whether through himself or a nominated representative) by the last date of the applicable period of distribution, FWD reserves the right to forfeit the Prize (without any liability on the part of FWD to any person), and shall be entitled to select another winner.
- f) FWD shall have the right to, at its sole discretion, delay the awarding or collection of the Prize(s) in order to ensure compliance with applicable laws or regulations.

### 10. Costs:

- a) All costs incurred by the customer in relation to and/or with respect to the Campaign including but not limited to all tax liabilities, transport costs, communication charges, accommodation, meal costs, and other related costs incurred by the customer as a result of and/or pursuant to his/her participation in the Campaign shall be solely borne by the customer. FWD shall not be under any obligation to reimburse the customer for any of such costs and expenses incurred thereof.
- b) FWD shall not be liable for any additional costs incurred in relation to the collection and subsequent utilisation of the Prize, including but not limited to the purchase of warranty and product servicing.

### 11. Other Terms:

- a) The Campaign is not valid in conjunction with any other campaigns, promotions, privileges and vouchers, unless otherwise specified.
- b) FWD's decision on all matters relating to this Campaign is final, and FWD shall not be obliged to respond or entertain any correspondence or claims made in connection with this Campaign.
- c) The terms of this Campaign and/or Lucky Draws will be construed, governed, and interpreted in accordance with the laws of Singapore.
- d) FWD shall be entitled to a reasonable period of time to process instructions and FWD may not complete a transaction or application on the same day of receipt of an application or instructions.

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- e) FWD shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions related to the insurance policy.
- f) FWD reserves the right to determine at its discretion whether a customer is eligible for this Campaign and/or whether all relevant requirements are met under these terms and conditions.
- g) By participating in this Campaign and/or Lucky Draws, the customer agrees and consents to his/her personal data or information being collected, processed, used and disclosed by FWD and participating partners for the purposes of this Campaign including but not limited to any publicity, advertising, marketing and/or other purposes without any payment and/or compensation.
- h) FWD shall not be responsible or liable for any injury, loss or damage suffered as a result of, or in connection with the Campaign and/or Lucky Draws and/or redemption or use of the Prizes howsoever arising, including but not limited to, fulfilment of the Prize(s), any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected and/or lost in the post, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise.
- i) FWD's decision on all matters relating to the Campaign and/or Lucky Draws is final. No correspondence or claims will be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Campaign, these terms and conditions will prevail.
- j) FWD reserves the right to revise any of the terms under these terms and conditions (including but not limited to varying the Campaign Period, Lucky Draw dates, or Prize collection period), or withdraw or alter any part of this Campaign and/or Lucky Draws at any time without prior notice and/or assuming any liability to any customer, and FWD shall not be liable to pay any compensation or enter into any correspondence in connection with the same.
- k) Employees of FWD and/or their immediate family members (spouse, children, parents and siblings) are excluded from participation in this Campaign.
- l) Participation in the Campaign and/or Lucky Draw is deemed acceptance of these terms and conditions.
- m) A person who does not participate in this Campaign and/or Lucky Draw shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- n) The images of iPhone, Apple Watch, Apple AirPods Pro and MacBook used in this website were created by FWD Singapore Pte Ltd using the images by [smrkv](#), [Alborz Heydaryan](#), [Alborz Heydaryan](#) and [BRIX Templates](#) respectively, hereinafter referred to as the "original images". The original images have been modified by FWD Singapore Pte Ltd in such a way that both images are now visible together with a colourful background. The original images are copyright protected. Some rights are reserved as provided in the Creative Commons License Agreement Attribution 4.0 International – CC BY 4.0, hereinafter referred to as the "Creative Commons Public License". A disclaimer of warranties and limitation of liability applies to the original images as provided in the Creative Commons Public License. The disclaimer of warranties and limitation of liability provided in the Creative Commons Public License, shall be interpreted in a manner that, to the extent possible, most closely approximates an absolute disclaimer and waiver of all liability. For further information on the Creative Commons Public License, please click [here](#).
- o) The information set out in these terms and conditions are accurate as of **03 October 2022**.